

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN MITNICK, ESQ., SM0556

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Counsel to SM Financial Services Corporation

In Re:

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT
LENDING GROUP

Debtor.



Order Filed on July 11, 2025

by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 07-22479/MBK

Judge: Honorable Michael B. Kaplan

ORDER DISCHARGING THE MORTGAGE WITH REGARD TO 41-43 VIRGINIA STREET, SPRINGFIELD, MA 01108

The relief set forth on the following pages, numbered two (2) through (2) is hereby **ORDERED**.

DATED: July 11, 2025

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP

Case No.: 07-22479/MBK

ORDER DISCHARGING THE MORTGAGE WITH REGARD TO 41-43 VIRGINIA STREET, SPRINGFIELD, MA 01108

THIS MATTER having been opened by this Court by way of a Notice of Motion by and through SM Financial Services Corporation's counsel seeking an Order to Discharge of the Mortgage with Regard to 41-43 Virginia Street, Springfield, MA 01108, and the Court having considered same and for good cause:

IT IS ORDERED that:

The mortgage held by Lancaster Mortgage Bankers, LLC d/b/a Lancaster Mortgage with regard to the 41-43 Virginia Street, Springfield, MA 01108 as detailed below is discharged.

Mortgagor: Lloyd Harris and Carol Harris

Mortgagee: Lancaster Mortgage Bankers, LLC d/b/a Lancaster Mortgage

Dated: October 28, 2005

Recorded: October 31, 2005

BK: 15454 Pg: 477

SM Financial Services Corporation is authorized to execute the Discharge of Mortgage with regard to the Property as annexed as Exhibit "D" to the Certification of Steven Mitnick, Esq.

In re:
Lancaster Mortgage Bankers, LLC
Debtor

Case No. 07-22479-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 11, 2025

User: admin
Form ID: pdf903

Page 1 of 4
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2025:

Recip ID	Recipient Name and Address
db	+ Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731
aty	+ Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200, Florham Park, NJ 07932-2266

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2025 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party Michael A Cohn agreenberg@hglclaw.com btemple@hglclaw.com
Alexandra T. Garcia	on behalf of Creditor Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed Certificates, Series 2005-12ALT NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor U.S. Bank U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Saxon Mortgage Services Inc. NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mw-law.com nj-ecfmail@ecf.courtdrive.com

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on behalf of Creditor U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR
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on behalf of Creditor Specialized Loan Servicing LLC mcohen@mw-c-law.com, jhillier@mw-c-law.com

Brian C. Nicholas

on behalf of Creditor The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank, National Association,
f/k/a JPMorgan Chase Bank, as Trustee For Truman Capital Mortgage Loan Trust 2006-1 brian+ecf@briannicholas.com,
bkgroup@kmlawgroup.com

Christine A. Pinto

on behalf of Creditor Specialized Loan Servicing LLC BKcourtnotices@parkermccay.com

Christine A. Pinto

on behalf of Creditor ONEWEST BANK FSB BKcourtnotices@parkermccay.com

Christine A. Pinto

on behalf of Creditor OneWest Bank FSB as Servicer for Deutsche Bank National Trust Company
BKcourtnotices@parkermccay.com

Colin R. Robinson

on behalf of Defendant Elliott Salzman robinson@lrclaw.com

Colin R. Robinson

on behalf of Defendant Michael Brennan robinson@lrclaw.com

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Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7
Asset-BackedCertificates, TMTS Series 2006-7 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

Dori L. Scovish

on behalf of Unknown Role Type Countrywide Home Loans doris@efwlaw.com

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on behalf of Creditor REO Properties Corporation c/o Green Tree Servicing LLC doris@efwlaw.com

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on behalf of Creditor Deutsche Bank c/o Countryside Home Loans Inc. doris@efwlaw.com

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Emmanuel J. Argentieri

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on behalf of Creditor IndyMac Bank F.S.B. bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor Specialized Loan Servicing LLC bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Defendant IndyMac Bank FSB and as Successor in Interest to IndyMac Mortgage Holdings, Inc. bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor Indymac Federal Bank FSB bk@rgalegal.com

Herbert K. Ryder

on behalf of Defendant JP Morgan Chase hk3ryder@gmail.com
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Jaimie B. Finberg

on behalf of Creditor Litton Loan Servicing LP servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee on Behalf of the Holders of the Terwin Mortgage Trust 2007-6ALT Asset-Backed Certificates Series nj.bkecf@fedphe.com

Jaimie B. Finberg

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Jaimie B. Finberg

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Jaimie B. Finberg

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Jaimie B. Finberg

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on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor EMC MORTGAGE CORPORATION AS SERVICER FOR, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET-BACKED CERTIFICATES, SERIES 2005-AC6 bankruptcy@fskslaw.com

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TOTAL: 78